

**191—35.36(514K) Purpose.** These rules implement Iowa Code section 514K.1(2) which requires the commissioner and the director of public health to annually publish a consumer guide. These rules apply to all carriers providing health insurance coverage in the individual, small employer group and large group markets that utilize a preferred provider arrangement and to all health maintenance organizations.  
[ARC 6121C, IAB 12/29/21, effective 2/2/22]